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IN THE CLAIMS:

The text of all pending claims, (including withdrawn claims) is set forth below. Cancelled and not entered claims are indicated with claim number and status only. The claims as listed below show added text with underlining and deleted text with ~~striketrough~~. The status of each claim is indicated with one of (original), (currently amended), (cancelled), (withdrawn), (new), (previously presented), or (not entered).

Please CANCEL claims 1-11 and ADD claims 12-24 in accordance with the following:

1-11. (CANCELLED)

12. (NEW) A point management system employing a computer for managing points issued to each customer who receives a service according to the issued points, comprising:

point issue means for issuing points to a customer according to transactions performed by the customer;

point accumulation means for calculating and accumulating the issued points, and subtracting points, from the cumulative points, in proportion to a time used for providing an electronic information service according to the cumulative points; and

service providing means for providing the electronic information service to a customer terminal through a communication circuit.

13. (NEW) The point management system according to claim 12, wherein the service providing means provides at least one of video information, voice information, software information, music information and database information.

14. (NEW) The point management system according to claim 12, wherein the point accumulation means provides information for displaying the customer's cumulative points on a screen of the customer terminal, which cumulative points are obtained by subtracting points in proportion to the electronic information service providing time.

15. (NEW) A method of point management for managing points issued to each customer who receives service according to the issued points, comprising:

issuing points to a customer according to transactions performed by the customer;
calculating and accumulating the issued points, and subtracting points, from the

cumulative points, in proportion to a time used for providing an electronic information service according to the cumulative points; and

providing the electronic information service to a customer terminal through a communication circuit.

16. (NEW) The method of point management according to claim 15, further comprising:

providing at least one of video information, voice information, software information, music information and database information.

17. (NEW) The method of point management according to claim 15, further comprising:

providing information for displaying the customer's cumulative points on a screen of the customer terminal, which cumulative points are obtained by subtracting points in proportion to the electronic information service providing time.

18. (NEW) A point management apparatus for managing points issued to each customer who receives service according to the issued points, comprising:

a point issue unit for issuing points to a customer according to transactions performed by the customer;

a point accumulation unit for calculating and accumulating the issued points, and subtracting points, from the cumulative points, in proportion to a time used for providing an electronic information service according to the cumulative points; and

a service providing unit for providing the electronic information service to a customer terminal through a communication circuit.

19. (NEW) The point management apparatus according to claim 18, wherein the service providing unit provides at least one of video information, voice information, software information, music information and database information.

20. (NEW) The point management apparatus according to claim 18, wherein the point accumulation unit provides information for displaying the customer's cumulative points on a screen of the customer terminal screen, which cumulative points are obtained by subtracting

points in proportion to the electronic information service providing time.

21. (NEW) A computer readable medium having a program stored therein to cause a point management system to execute operations, said operations comprising:

issuing points to a customer according to transactions performed by the customer;
calculating and accumulating the issued points, and subtracting points, from the cumulative points, in proportion to a time used for providing an electronic information service according to the cumulative points; and

providing the electronic information service to a customer terminal through a communication circuit.

22. (NEW) The computer readable medium according to claim 21, further comprising:
providing at least one of video information, voice information, software information, music information and database information.

23. (NEW) The computer readable medium according to claim 21, further comprising:
providing information for displaying the customer's cumulative points on a screen of the customer terminal, which cumulative points are obtained by subtracting points in proportion to the electronic information service providing time.

24. (NEW) A method of managing points issued to a customer, comprising:
calculating points issued to a customer for transactions executed by the customer;
subtracting points from said calculated points based on a lapse of time during distribution of electronic information to the customer; and
displaying said subtracting of points to the customer during the distribution of the electronic information.